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For amended plans only:

Fill in this information to identify your case:

Debto Debto (filing	Thomas Lee Carver First Name Middle Name Last Name  Cecilia First Name Middle Name Last Name  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.  Check if this amended plan is filed prior to any confirmation hearing.						
TXE	B Loca	I Form 3015	<del></del>	HAPTER 13 PLAN	J		
				17tt 12tt 10 1 27tt			Adopted: Dec 2017
Part	1: N	otices					
To De	This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you served. The most current matrix in this case is available under the "Reports" tab of the CM-ECF system.						
* The ι	use of the si	ngular term "Debtor" i	n this Plan includes both de	ebtors when the case has been initiated b	by the filing of a jo	int petition by spouse	s.
To Cr	reditors:	Your rights may	be affected by this pl	lan. Your claim may be reduced	, modified, or	eliminated.	
	You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.						
	If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least 14 days before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the Notice of Chapter 13 Bankruptcy Case issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.						for the plan s case. The cified in LBR
	Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, you must timely file a proof of claim in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the Notice of Chapter 13 Bankruptcy Case issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.					otice of Chapter 13	
			is checked as "Not li	ch line to state whether or not th ncluded" or if both boxes are ch			
1.1	the value	e of property cons , which may resu	stituting collateral for	aim through a final determination such claim, as set forth in § 3.10 It or no payment at all to the sect	0 of	☑ Included	☐ Not included
1.2		ce of a judicial lie as set forth in § 3	•	y, nonpurchase-money security		☐ Included	✓ Not included
1.3			removal of lien based forth in § 3.11 of this	d upon alleged unsecured status Plan.	of	☐ Included	✓ Not included
1.4	Nonstan	dard provisions a	s set forth in Part 8.			☐ Included	✓ Not included

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Debtor		Case number				
	Cecilia Carver					
Part	t 2: Plan Payments and Length of Plan					
2.1	The applicable commitment period for the Debtor is months.					
2.2	Payment Schedule.					
	Unless the Court orders otherwise, beginning on the 30th day after the Petition Date* or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "Plan Term"). The payment schedule shall consist of:					
	* The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.					
	Constant Payments: The Debtor will pay \$830.00 per month for					
	Variable Payments: The Debtor will make variable plan payments throughout variable payments are set forth in <b>Exhibit A</b> to this Order and are incorporated h	·				
2.3	Mode of Payment. Regular payments to the Trustee will be made from future income	me in the following manner:				
	[Check one]					
	Debtor will make payments pursuant to a wage withholding order directed to an e	mployer.				
	Debtor will make electronic payments through the Trustee's authorized online page	ment system.				
	Debtor will make payments by money order or cashier's check upon written author	ority of the Trustee.				
	Debtor will make payments by other direct means only as authorized by motion a	nd separate court order.				
2.4	Income tax refunds.					
	In addition to the regular monthly payments to the Trustee, and in the absence of a corequired to:	urt order to the contrary, the Debtor is				
	(1) supply a copy of each federal income tax return, including all supporting sche Trustee within 14 days of filing the return; and	dules, filed during the Plan Term to the				
	(2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.					
	The Debtor hereby authorizes the Trustee to endorse any federal income tax refund c plan term.	neck made payable to the Debtor during the				
2.5	Additional payments. [Check one]					
	None. If "None" is checked, the rest of § 2.5 need not be completed.					
2.6	Plan Base.					
	The total amount due and owing to the Trustee under §§ 2.2 and 2.5 is					
Part	Treatment of Secured Claims					
3.1	Post-Petition Home Mortgage Payments. [Check one]					
	No Home Mortgage. If "No Mortgage" is checked, the remainder of § 3.1 need to	not be completed.				
	Home Mortgage Maturing Before or During Plan Term. If "Mortgage Maturing § 3.4. The remainder of § 3.1 need not be completed.	r" is checked, the claim will be addressed in				

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Debtor	Thomas Lee Carver Cecilia Carver	Cas	e number		
	On the Petition Date, the Debtor owe principal residence. The listed mont related Cure Claims addressed in § any rate changes or other modification payments become due during the Plany failure by the Debtor to maintaconfirmation of this Plan and, abscissuance of any discharge order to direct payment obligation ("DPO").	by Debtor Required.  Indeed the following claims secured only by a security in the payment amount is correct as of the Petition Da (3.2), shall be paid directly by the Debtor in accordant on the paid of the petition of the payments to a mortgage creditor during the left a subsequent surrender of the mortgage present a petition of the petition of th	te. Such mortgage claims (oth nee with the pre-petition contra aformity with any applicable rule cal to the Debtor's reorganization Plan Term may preclude mises, may preclude the onitor the Debtor's fulfillment of	ner than ct, including es, as such on effort.	
	Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment	
1. Collin County Tax Assessor  736 Bethany Lake Blvd. Allen, TX 75002  Amount inc: Tax Escrow Insurance Escrow Other					
2. Home	Point Financial Corp	736 Bethany Lake Blvd. Allen, TX 75002	#1,230.60  Amount inc:  Tax Escrow Insurance Escrow Other	1st	

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Debtor Thomas Lee Carver Case number Case number

Cecilia Carver						
						Projected Total Cure Payment by Trustee
1. Home Point Financial Corp 736 Bethany Lake Blvd. Allen, TX 75002 \$1,230.60 \$9,205.20 0.00% Pro-Rata \$9,205.20						\$9,205.20
Debt Maturing During Plan Term.						
Debt Maturing After Completion of Plan Term.						
Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.						
2. North Bethany Lake					\$240.00	
Debt Maturing During Plan Term.						
Debt Maturing After Completion of Plan Term.						
Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.						
3.3 Secured Claims Protected from § 506 Bifurcation. [Check one]						
None. If "None" is che	ecked, the remainder of § 3.3 need	d not be complete	эd. 			
3.4 Secured Claims Subject to	3.4 Secured Claims Subject to § 506 Bifurcation.					
[Check one]						
None. If "None" is checked, the remainder of § 3.4 need not be completed.						
Claims Subject to Bifurcation. The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of:  (1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from the Petition Date to the earlier of: (1) the Effective Date of the Plan, or (2) the date upon which the aggregate of such interest, plus the allowed amount of the 506 Claim, exceeds the value of the collateral. Such holder is responsible for establishing the oversecured amount and the applicable contract rate by sufficient evidence that is either satisfactory to the Trustee or otherwise by court order.						

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. The Trustee shall apply adequate protection payments first to accrued interest, if applicable, and then to principal. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

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Debtor	Thomas Lee Carver	Case number		
	Cecilia Carver			

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected Collateral Value of each 506 Claim as listed below until such time as the allowed amount of each such 506 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, or the subsequent entry of an order granting a separate motion for valuation of collateral pursuant to § 506 and Bankruptcy Rule 3012, shall control over any projected Collateral Value amount listed below.

If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 506 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer by treated by the Plan.

Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Nissan Motor Acceptance	2015 Nissan Pathfinder	<b>\$404.25</b> Month 1 through	\$28,714.00	\$26,950.00	5.00%	Pro-Rata	\$30,489.35

3.3 Direct Fayine it of Secured Claims Not in Default. 10/1868 Of	3.5	Direct Payment of Secured Claims Not in Default.	[Check one	:1
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None. If "None" is checked, the remainder of § 3.5 need not be completed.

3.6 Surrender of Property. [Check one]

None. If "None" is checked, the remainder of § 3.6 need not be completed.

#### 3.7 Lien Retention.

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

#### 3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

3.9 L	ien avoidance.	[Check one]
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None. If "None" is checked, the remainder of § 3.9 need not be completed.

#### 3.10 Rule 3012 Valuation of Collateral. [Check one]

None. If "None" is checked, the remainder of § 3.10 need not be completed.

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Debtor	Thomas Lee Carver	Case nu	umber			
	Cecilia Carver					
	The remainder of this subsection will	be effective only if the "Included" box is checked in §	1.1 of this Plan.			
	Further, the invocation of this subsection mandates an evidentiary hearing on the "call" docket of the Court at which the Debtor must demonstrate: (1) service of this Plan upon any claimant affected by this subsection in strict compliance with the requirements of Bankruptcy Rule 7004 for service of a summons and a complaint, (2) a credible, objective basis for the Debtor's opinion regarding asset values that is subject to corroboration from independent sources; and (3) an entitlement to the relief sought by a preponderance of the evidence presented.  Final Determination of Collateral Value. The Debtor seeks a final determination of the value of each of the following assets to establish the allowed 506 Claim of each listed claimant for the purposes of § 3.4 of this Plan. Such an expedited final determination at the confirmation hearing is binding upon that listed claimant, notwithstanding any contrary proof of claim which might be subsequently filed by the claimant, any objection filed thereto, or any value otherwise referenced in the Debtor's schedules.					
Claimant Collateral Description Debtor's Asserted Collateral						
1. Nissan Motor Acceptance 2015 Nissan Pathfinder			\$26,950.00			
Perta	ins to Listed Claim # 1 in § 3.4					
3.11	Lien Removal Based Upon Unsecure	d Status. [Check one]				
	None. If "None" is checked, the re	emainder of § 3.11 need not be completed.				
Part	4: Treatment of Administrat	ive Expenses, DSO Claims and Other Priori	ty Claims			
4.1	General					
	All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without post-confirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected priority claim amount listed below.					
4.2	Trustee's Fees.					
		red States Trustee pursuant to the provisions of 28 U.S.C m all plan payments received by the Trustee.	. § 586(e)(2) and, pursuant thereto,			
4.3	Attorney's Fees.					
	The total amount of attorney's fees requested by the Debtor's attorney in this case is\$4,000.00 The amount of					
	The allowed balance of attorney's fees	to be awarded to the Debtor's attorney in this case shall be	ne determined by:			
	✓ LBR 2016(h)(1);	ssion of a formal fee application.				
	LBR 2016(h)(1): If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that local rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement or reduction of the benchmark amount in this case without the necessity of court order. No business case supplement to the benchmark fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan.					
	filed <b>no later than 30 days aft</b> is filed within that period, the de	ney's fee award is determined by the formal fee application of the Benchmark Fee Period outline etermination of the allowed amount of attorney's fees to the by LBR 2016(h)(1) without the necessity of any further nutrions in this class accordingly.	d in LBR 2016(h)(1). If no application ne Debtor's attorney shall revert to the			

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Debtor	Thomas Lee Carver	Case number
	Cecilia Carver	
4.4	Priority Claims: Domestic Support Obligations ("DSO"). [Check one]	
	None. If "None" is checked, the remainder of § 4.4 need not be completed.	
4.5	Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less TI	han Full Amount. [Check one]
	None. If "None" is checked, the remainder of § 4.5 need not be completed.	
4.6	Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees	and DSO Claims. [Check one]
	<b>None.</b> If "None" is checked, the remainder of § 4.5 need not be completed.	
Part	5: Treatment of Nonpriority Unsecured Claims	
5.1	Specially Classed Unsecured Claims. [Check one]	
	None. If "None" is checked, the remainder of § 5.1 need not be completed.	
5.2	General Unsecured Claims.	
	Allowed nonpriority unsecured claims shall comprise a single class of creditors an	d will be paid:
	100% + Interest at;	
	100% + Interest at with no future modifications to treatment	nt under this subsection;
	Pro Rata Share: of all funds remaining after payment of all secured, priority	, and specially classified claims.
5.3	Liquidation Analysis: Unsecured Claims Under Parts 4 and 5.	
	If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankrunder Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of the Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of the Part 4 of this Plan and the holders of nonpriority under Part 4 of this Plan and the holders of nonpriority under Part 4 of t	
	approximately	
	aggregate amount of payments which will be paid to the holders of allowed unsecu greater than this amount.	ured claims under this Plan will be equivalent to or
Part	6: Executory Contracts and Unexpired Leases	
6.1	<b>General Rule - Rejection.</b> The executory contracts and unexpired leases of the All other executory contracts and unexpired leases of the Debtor are <b>REJECTED.</b>	
	[Check one.]	
	None. If "None" is checked, the remainder of § 6.1 need not be completed.	
Part	7: Vesting of Property of the Estate	
7.1	Property of the estate will vest in the Debtor only upon the entry of an order for discourt order to the contrary.	charge pursuant to § 1328, in the absence of a
Part	8: Nonstandard Plan Provisions	
	None. If "None" is checked, the rest of Part 8 need not be completed.	
Part	9: Miscellaneous Provisions	
9.1	<b>Effective Date.</b> The effective date of this Plan shall be the date upon which the nonappealable order.	order confirming this Plan becomes a final,

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Debtor	Thomas Lee Carver Cecilia Carver	Case number				
9.2	9.2 Plan Distribution Order. Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following order: (1) Trustee's fees under § 4.2 upon receipt; (2) adequate protection payments under §§ 3.3 and 3.4; (3) allowed attorney fees under § 4.3; (4) secured claims under §§ 3.2, 3.3 and 3.4 concurrently; (5) DSO priority claims under §§ 4.4 and 4.5 concurrently; (6) non-DSO priority claims under § 4.6; (7) specially classed unsecured claims under § 5.1; and (8) general unsecured claims under § 5.2.					
9.3	9.3 Litigation Proceeds. No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized exemption claim of the Debtor, with the remainder of the funds dedicated as an additional component of the plan base.					
Part	Part 10: Signatures					
_	X /s/ Marcus Leinart Date 04/01/2019 Signature of Attorney for Debtor(s)					
Y						
	X Date X Date					
	nature(s) of Debtor(s) (required if not represented by an a					
and any	By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than any nonstandard provisions included in Part 8, and that the foregoing proposed Plan contains no nonstandard provisions other than those included in Part 8.					
Part	11: Certificate of Service to Matrix as Curre	ntly Constituted by the Court				
I hereby certify that the above and foregoing document was served upon all of the parties as listed on the attached master mailing list (matrix) as constituted by the Court on the date of service either by mailing a copy of same to them via first class mail and/or electronic notification on April 1, 2019:						
		/s/ Marcus Leinart Marcus Leinart				